

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JANET J. WADE

Debtor(s)

Case No. 18-21858GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/07/2018.
- 2) The plan was confirmed on 07/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/31/2019, 06/13/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/12/2021.
- 5) The case was completed on 12/16/2021.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$60,126.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,364.65
Less amount refunded to debtor	\$1,489.74

NET RECEIPTS: **\$42,874.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,104.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,004.56**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	15,183.51	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	949.50	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	1,849.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	927.26	901.29	901.29	901.29	130.78
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	220.33	220.33	220.33	0.00
CITY CO FEDERAL CREDIT UNION*	Secured	7,275.28	7,350.43	7,350.43	7,350.43	619.79
COLLECTION SERVICE CENTER INC	Unsecured	255.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	82.78	82.78	82.78	14.55
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	27.95	27.95	27.95	0.00
DISCOVER BANK(*)	Unsecured	1,195.00	1,195.68	1,195.68	181.38	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	700.00	994.15	994.15	150.81	0.00
GREATER PITTSBURGH POLICE FCU	Unsecured	19,515.00	19,652.40	19,652.40	2,981.27	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	NA	534.65	534.65	81.11	0.00
MERRICK BANK	Unsecured	1,827.00	1,827.26	1,827.26	277.20	0.00
MIDLAND FUNDING LLC	Unsecured	NA	2,631.96	2,631.96	399.27	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	900.00	1,619.01	1,619.01	245.60	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,597.79	0.00
PHEAA FRN	Unsecured	60,578.00	61,698.47	61,698.47	9,359.66	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	64.42	64.42	64.42	10.02
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	458.00	453.10	453.10	68.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,347.51	4,347.51	659.52	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	883.00	883.46	883.46	134.02	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	911.00	911.70	911.70	138.30	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	583.00	675.66	675.66	102.50	0.00
TD BANK USA NA**	Unsecured	453.00	973.64	973.64	147.70	0.00
TOYOTA LEASE TRUST	Unsecured	0.00	12,516.01	12,516.01	1,898.68	0.00
TOYOTA LEASE TRUST	Priority	0.00	0.00	4,999.61	4,999.61	0.00
UPMC PHYSICIAN SERVICES	Unsecured	153.83	163.83	163.83	24.85	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,350.43	\$7,350.43	\$619.79
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,296.77	\$1,296.77	\$155.35
TOTAL SECURED:	\$8,647.20	\$8,647.20	\$775.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,999.61	\$10,597.40	\$0.00
TOTAL PRIORITY:	\$4,999.61	\$10,597.40	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,078.49	\$16,850.61	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,004.56</u>	
Disbursements to Creditors	<u>\$36,870.35</u>	
TOTAL DISBURSEMENTS :		<u>\$42,874.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.